

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 James Michael Stritch  
 Debtor

Case No. 20-10313-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
Form ID: 309IPage 1 of 2  
Total Noticed: 45

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db +James Michael Stritch, 120 Bryn Mawr Ave, Newtown Square, PA 19073-3817  
 14453493 +American Air Distributing, Inc, c/o Amato & Associates, P.C., 107 N. Commerce Way,  
           Bethlehem, PA 18017-8913  
 14499747 +American Air Distributing, Inc., c/o Amato and Keating, P.C., 107 North Commerce Way,  
           Bethlehem PA 18017-8913  
 14507723 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
 14453504 +FRDM/Citibank, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
           Saint Louis, MO 63179-0034  
 14479757 +Hajoca Corporation d/b/a Weinstein Supply, c/o Amato and Keating, P.C.,  
           107 North Commerce Way, Bethlehem PA 18017-8913  
 14500592 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
           c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100,  
           Boca Raton, FL 33487-2853  
 14453506 +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807  
 14504142 +Marple Fleet Leasing, LLC, Eckert Seamans Cherin & Mellott, LL,  
           c/o Alan Moldoff, 50 S. 16th St., 22nd f, Philadelphia, PA 19102-2516  
 14453508 Marple Fleet Leasing, LLC, 015 West Chester Pike, Broomall, PA 19008  
 14506731 +Marple Fleet Leasing, LLC, c/o Alexandra Rogin, Eckert Seamans Cherin & Mellott, LLC,  
           50 South 16th St., Philadelphia, PA 19102-2523  
 14484868 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 14453509 Pennsylvania Dept. of Revenue, Dept 280948, Harrisburg, PA 17128-2601  
 14453510 +R.E. Michel Company, LLC, c/o Amato & Keating, 107 N. Commerce Way,  
           Bethlehem, PA 18017-8913  
 14504522 +Santander Bank, N.A., 450 Penn Street, MC: 10-421-MC3, Reading, PA 19602-1011  
 14453511 +Svo Portfolio Services, Attn: Loan Servicing Administration, 9002 San March Court,  
           Orlando, FL 32819-8600  
 14483278 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertz, LLP, 950 New Loudon Road,  
           Latham, New York 12110-2100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: anthonyfrigo@msn.com Jul 21 2020 05:27:32 ANTHONY A. FRIGO,  
           The Law Offices of Anthony A. Frigo, 175 Strafford Ave., Suite One, Wayne, PA 19087  
 tr +E-mail/Text: bncnotice@phl3trustee.com Jul 21 2020 05:28:15 WILLIAM C. MILLER, Esq.,  
           Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Jul 21 2020 05:28:09 City of Philadelphia,  
           City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
           Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSCBICNOTICE1@state.pa.us Jul 21 2020 05:27:53  
           Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
           Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 21 2020 05:28:04 U.S. Attorney Office,  
           c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 21 2020 05:27:58 United States Trustee,  
           Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14493485 EDI: BECKLEE.COM Jul 21 2020 09:18:00 American Express National Bank,  
           c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14453494 +EDI: AMEREXPR.COM Jul 21 2020 09:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
           El Paso, TX 79998-1540  
 14480282 +EDI: ATLASACQU.COM Jul 21 2020 09:18:00 Atlas Acquisitions LLC, on behalf of UHG I LLC,  
           294 Union St., Hackensack, NJ 07601-4303  
 14453496 EDI: BANKAMER.COM Jul 21 2020 09:18:00 Bank of America, Attn: Bankruptcy, Po Box 982238,  
           El Paso, TX 79998  
 14453495 +EDI: BANKAMER.COM Jul 21 2020 09:18:00 Bank of America, 4909 Savarese Circle,  
           F11-908-01-50, Tampa, FL 33634-2413  
 14453497 +EDI: CAPITALONE.COM Jul 21 2020 09:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
           Salt Lake City, UT 84130-0285  
 14481549 +EDI: AIS.COM Jul 21 2020 09:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
           Oklahoma City, OK 73118-7901  
 14453498 +E-mail/Text: bankruptcy@cavps.com Jul 21 2020 05:28:03 Cavalry Portfolio Services,  
           Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 14478038 +E-mail/Text: bankruptcy@cavps.com Jul 21 2020 05:28:03 Cavalry SPV I, LLC,  
           500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14453500 +EDI: CITICORP.COM Jul 21 2020 09:18:00 Citibank/The Home Depot,  
           Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
 14453501 +EDI: WFNNB.COM Jul 21 2020 09:18:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
           Po Box 182125, Columbus, OH 43218-2125  
 14453502 EDI: DISCOVER.COM Jul 21 2020 09:18:00 Discover Financial, Attn: Bankruptcy Department,  
           Po Box 15316, Wilmington, DE 19850  
 14479346 EDI: DISCOVER.COM Jul 21 2020 09:18:00 Discover Bank, Discover Products Inc,  
           PO Box 3025, New Albany, OH 43054-3025  
 14453503 +EDI: DISCOVERPL Jul 21 2020 09:18:00 Discover Personal Loans, Attn: Bankruptcy,  
           Po Box 30954, Salt Lake City, UT 84130-0954  
 14477476 EDI: ECMC.COM Jul 21 2020 09:18:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

District/off: 0313-2

User: Keith  
Form ID: 309I

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Total Noticed: 45

Date Rcvd: Jul 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14453505	EDI: IRS.COM Jul 21 2020 09:18:00	Internal Revenue Service, Unsolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346
14453499	EDI: JPMORGANCHASE Jul 21 2020 09:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14453507	E-mail/Text: camanagement@mtb.com	Jul 21 2020 05:27:43 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14519532	E-mail/Text: camanagement@mtb.com	Jul 21 2020 05:27:43 M&T BANK, PO Box 840, Buffalo, NY 14240
14453513	EDI: TDBANKNORTH.COM Jul 21 2020 09:18:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
14453512	+EDI: WTRRNBNK.COM Jul 21 2020 09:18:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14453514	EDI: WFFC.COM Jul 21 2020 09:18:00	Wells Fargo, Attn: Bankruptcy, Mac-F8235-02f Po Box 10438, De Moines, IA 50306

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
atty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

ALEXANDRA D. ROGIN on behalf of Creditor Marple Fleet Leasing, LLC arogin@eckertseamans.com  
ANTHONY A. FRIGO on behalf of Debtor James Michael Stritch anthonyfrigo@msn.com,  
frigoar70666@notify.bestcase.com  
GARY F SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com  
GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net  
HOLLY SMITH MILLER on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com, abrown@gsbblaw.com  
REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1	James Michael Stritch	Social Security number or ITIN xxx-xx-0347
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter 7 1/16/20
Case number:	20-10313-mdc	Date case converted to chapter 13 5/13/20

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	James Michael Stritch	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	120 Bryn Mawr Ave Newtown Square, PA 19073	
<b>4. Debtor's attorney</b> Name and address	ANTHONY A. FRIGO The Law Offices of Anthony A. Frigo 175 Strafford Ave., Suite One Wayne, PA 19087	Contact phone (610) 272-8644  Email: anthonyfrigo@msn.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377  Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 7/20/20

**For more information, see page 2**

Debtor James Michael Stritch

Case number 20-10313-mdc

<b>7. Meeting of creditors</b>	<b>August 12, 2020 at 09:00 AM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 10/11/20 <b>Filing deadline:</b> 7/22/20 <b>Filing deadline:</b> 7/14/20
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	